**Amendments to the Claims**

Please enter the following amendments to the claims:

**Listing of Claims:**

1.　　(Currently Amended)　　A method of approving a money limit of check cashing for a time period during which a check writer may cash checks up to the limit for <u>a plurality of</u> different purchase transactions, the check writer one of a plurality of check writers, the method comprising executing computer program instructions by one or more processors for:

storing, by at least one processor, historical check writing information for the plurality of check writers;

receiving, by at least one processor, identification information to access respective check writing information of the check writer;

processing, by at least one processor, the respective check writing information to determine a score for the check writer presenting a check based on the respective check writing information;

classifying, by at least one processor, the check writer in a pre-determined category based on the score; and

determining, by at least one processor, the money limit over the time period during which the check writer cashes ~~one or more~~ <u>a plurality of</u> checks in respective check writing transactions for <u>a respective plurality of</u> different purchase transactions up to the money limit based on the category in which the check writer is classified.

2.　　(Previously Amended)　　The method of claim 1 further comprising:

declining approval of the check writer to cash checks for the time period if the check writer is classified in one category; and

approving the check writer to cash checks for the limit over the time period if the check writer is classified in another category.

3.　　(Original)　　The method of claim 1 wherein processing comprises:

representing the respective check writing information within a plurality of numeric parameters;

incorporating each of the parameters within at least one calculation to determine a subscore for each of the parameters, the subscore being indicative of collectibility of the check writer; and

adding the subscores to determine the score.

4.      (Original)      The method of claim 1 wherein the category in which the check writer is classified is a range within a plurality of set ranges of scores.

5.      (Previously Amended)      The method of claim 1 further comprising:

storing the determined money limit and a remaining limit for the time period, the remaining limit being equal to the determined money limit minus the amount of cashed checks by the check writer during the time period;

determining whether the check writer has any outstanding returned checks; and

declining the check writer if the check writer has any outstanding returned checks.

6.      (Previously Amended)      The method of claim 5 further comprising:

receiving a transaction amount if the received identification information is within a predetermined time, the transaction amount being an amount for check cashing;

comparing the transaction amount with the remaining limit;

determining whether the remaining limit is zero, if the transaction amount is greater than the remaining limit;

declining the check writer, if the remaining limit is zero; and

approving the check writer with the remaining limit, if the remaining limit is not zero or if the transaction amount is less than or equal to the remaining limit.

7.      (Canceled)

8.      (Currently Amended)      A method of check cashing comprising executing computer program instructions by one or more processors for:

establishing, by at least one processor, a cash limit for a check writer for at least one time period to cash multiple checks in respective check writing transactions for a respective plurality of different purchase transactions;

receiving, by at least one processor, a request to cash a check written for a specified amount and written by the check writer;

for each of the at least one time period, determining, by at least one processor, a total amount of cash from check writer checks cashed during an immediately preceding time equal to the at least one time period; and

approving, by at least one processor, the request if, for each of the at least one time period, the total amount of cash from check writer checks cashed plus the specified amount is less than the cash limit for the at least one time period.

9.      (Currently Amended)      A method of check cashing comprising executing computer program instructions by one or more processors for:

for each time period in a plurality of time periods, establishing, by at least one processor, a cash limit for a check writer to cash multiple checks in respective check writing transactions for a respective plurality of different purchase transactions;

receiving, by at least one processor, a request to cash a check written for a specified amount and written by the check writer;

determining, by at least one processor, a total amount of cash from check writer checks cashed during an immediately preceding time equal to the time period; and

approving, by at least one processor, the request if the total amount of cash from check writer checks cashed plus the specified amount is less than the cash limit.